

United States Bankruptcy Court

Southern District of New York

Case No. 10-15653-reg

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jack Nelson Happy
Apt. 3812
1 River Place
New York, NY 10036

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-3185

Employer Tax-Identification No(s).(EIN)[if any]:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: September 21, 2011

Robert E. Gerber
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Pg 3 of 5

United States Bankruptcy Court
Southern District of New YorkIn re:
Jack Nelson Happy
DebtorCase No. 10-15653-reg
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0208-1

User: mariarod
Form ID: bl8Page 1 of 3
Total Noticed: 79

Date Rcvd: Sep 21, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2011.

db +Jack Nelson Happy, Apt. 3812, 1 River Place, New York, NY 10036-4398
tr +Robert L. Geltzer, The Law Offices of Robert L. Geltzer, 1556 Third Avenue, Suite 505, New York, NY 10128-3100

ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122

5339676 +AMERICAN ARBITRATION ASSOC, 1633 BROADWAY, 10TH FLOOR, NEW YORK, NY 10019-6708

5339679 ++APPLIED BANK, PO BOX 15809, WILMINGTON DE 19850-5809
(address filed with court: APPLIED BANK, 4700 EXCHANGE CT, BOCA RATON, FL 33431-0966)

5339680 +APPLIED CARD BANK, ATTENTION: GENERAL INQUIRIES, PO BOX 17125, WILMINGTON, DE 19850-7125

5339683 +BLC, LLC/CIENA CAPITAL, PO BOX 26507, GREENVILLE, SC 29616-1507

5339684 +BROADWAY NATIONAL BANK, 1177 NE LOOP 410, SAN ANTONIO, TX 78209-1585

5528880 +Bank of the Ozarks, 17901 Chenal Parkway, Little Rock, AR 72223-5831

5348289 Broadway Bank, 500 Main Street, Ingram, TX 78025

5339686 +++CBE GROUP, 131 TOWER PARK DR STE 100, WATERLOO IA 50701-9374
(address filed with court: CBE GROUP, 131 TOWNE PARK DR SUITE 1, WATERLOO, IA 50702)

5339687 CHASE BANK, PO BOX 24696, COLUMBUS, OH 43224-0696

5339688 CHASE, AS SERVICER, PO BOX 1093, NORTHRIDGE, CA 91328

5339689 +CHEXSYSTEMS, ATTN: CONSUMER RELATIONS, 7805 HUDSON ROAD, SUITE 100, WOODBURY, MN 55125-1703

5339690 +CHIRON EQUITIES, LLC, 2650 ONE HOUSTON CTR, 1221 MCKINNEY ST, HOUSTON, TX 77010-2011

5339692 COLLECTIONS, INC., 2666 LHW UNIT 3, BOERNE, TX 78006-6511

5339693 +CONGRESS MATERIALS C/O CHIRON, 2650 ONE HOUSTON CTR, 1221 MCKINNEY ST, HOUSTON, TX 77010-2011

5339694 +COUNTY COURT AT LAW, KERR COUNTY, 700 MAIN, KERRVILLE, TX 78028-5323

5464436 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 248839, Oklahoma City, OK 73124-8839

5379695 +Chiron Equities, LLC, First City Tower, 1001 Fannin Street, Suite 4775, Houston, TX 77002-6716

5535745 +Ciena Capital LLC, 212 South Tryon St, Ste 1560, Charlotte, NC 28281-0004

5528882 +Ciena Capital, LLC, 212 S. Tryon Street, Suite 1560, Charlotte, NC 28281-0004

5379693 +Congress Materials c/o Chiron, First City Tower, 1001 Fannin Street, Suite 4775, Houston, TX 77002-6716

5339695 +DEUTSCHE BANK NTC, AS TRUSTEE, C/O CODILIS & STAWIARSKI, PC, 650 N SAM HOUSTON PKWY STE 450, HOUSTON, TX 77060-5908

5339696 +DISTRICT COURT OF KERR COUNTY, 216TH JUDICIAL DISTRICT, 700 MAIN ST., KERRVILLE, TX 78028-5323

5339697 +EARLY WARNING SERVICES, LLC, 8777 EAST HARTFORD SUITE 200, SCOTTSDALE, AZ 85255-5692

5496322 +EDWARD HAMILTON, SUITE 170 ONE SCHREINER CENTER, KERRVILLE, TEXAS 78028-5343

5339698 +EDWARD W. HAMILTON, POLLARD CHARITABLE TRUST, PO BOX 1201, INGRAM, TX 78025-1201

5339699 +EISENHOWER BANK, 2302 STANLEY RD, FORT SAM HOUSTON, TX 78234-2636

5339700 +EQUIFAX CREDIT INFO SVCS, INC, P.O. BOX 740241, ATLANTA, GA 30374-0241

5339701 +EQUITY BANK, C/O RICHARD ILLMER, 200 ROSS AVE., STE 2000, DALLAS, TX 75201

5458395 +EQUITY BANK, SSB, KEVIN L. KORONKA, BROWN MCCARROLL, LLP, 2001 ROSS AVENUE, SUITE 2000, DALLAS, TX 75201-2995

5339703 +EXPERIAN CREDIT REPORTS, NATIONAL CONSUMER ASSIST CTR, PO BOX 2002, ALLEN, TX 75013-2002

5528881 Eichenbaum, Liles & Heister, 124 West Capitol Avenue, Suite 1900, Little Rock, AR 72201-3717

5339704 +FORD MOTOR CREDIT CO., 260 INTERSTATE NORTH CIRCLE SE, ATLANTA, GA 30339-2229

5339705 +GREEN AGGREGATES C/O CHIRON, 2650 ONE HOUSTON CTR, 1221 MCKINNEY ST., HOUSTON, TX 77010-2011

5379694 +Green Aggregates c/o Chiron, First City Tower, 1001 Fannin Street, Suite 4775, Houston, TX 77002-6716

5339707 +HSBC AUTO FINANCE / SANTANDER, ATTN: BANKRUPTCY, PO BOX 562088 SUITE 900, DALLAS, TX 75356-2088

5339708 +HSBC/SCUSA, PO BOX 961245, FORT WORTH, TX 76161-0244

5339712 +JAMS, 620 EIGHTH AVENUE, 34TH FLOOR, NEW YORK, NY 10018-1664

5339713 JOHN DEERE CONSTRUCTION, PO BOX 6600, JOHNSTON, IA 50131-6600

5475115 John Mark Stern, Assistant Attorney General, Bankruptcy & Collections Division, PO Box 12548, Austin, TX 78711 2548

5339714 +L. WALTER MCNEIL, C/O WILLIAM F. BLANKENSHIP III, 8117 PRESTON RD., STE 300, DALLAS, TX 75225-6347

5339715 +LAWRENCE J. WARFIELD, RECEIVER, MIDAMERICA, BOX 14050, SCOTTSDALE, AZ 85267-4050

5339716 MARY JANE MATTHEWS, 5404 HWY 27, KERRVILLE, TX 78028

5339717 +MED REV RECOVERY, 100 METROPOLITAN DR STE, LIVERPOOL, NY 13088-5718

5348291 +Med Ofc of Frederick Ast PLLC, 35 E. 30th St., Suite 1A, New York, NY 10016-7308

5339718 NATIONAL ARBITRATION FORUM, PO BOX 50191, MINNEAPOLIS, MN 55405-0191

5339719 +NCO FINANCIAL, PO BOX 4903, TRENTON, NJ 08650-4903

5477384 OFFICE OF THE ATTORNEY GENERAL, COLLECTIONS DIVISION/BANKRUPTCY SECTION, PO BOX 12548, CAPITOL STATION, AUSTIN, TX 78711-2548

5339720 +PETERSON REGIONAL MEDICAL CTR, 551 HILL COUNTRY DR, KERRVILLE, TX 78028-6085

5339721 +POLLARD CHARITABLE TRUST, EDWARD W. HAMILTON, PO BOX 1201, INGRAM, TX 78025-1201

5528883 +Quilling Selander Lownds Winsl, 2001 Bryan Street, Suite 1800, Dallas, TX 75201-3071

5348290 +Reagan & McLain, 6060 North Central Expressway, Suite 690, Dallas, TX 75206-5281

5348292 +Rodolfo J. Rosado, Ph.D., 71 East Ave., Suite U, Norwalk, CT 06851-4903

5339723 +SACRAMENTO COUNTY COURT, DOCKET 00707172033, 600 8TH ST., SACRAMENTO, CA 95814-1207

5339725 +STATE OF TEXAS, DAVID RANDELL, ASST AG, BOX 12548 MC008, AUSTIN, TX 78711-2548

District/off: 0208-1

User: mariarod
Form ID: b18

Page 2 of 3
Total Noticed: 79

Date Rcvd: Sep 21, 2011

5339726 +TELECHECK SERVICES, INC., 5251 WESTHEIMER, HOUSTON, TX 77056-5415
5339727 +TRANSUNION CONSUMER SOLUTIONS, P.O. BOX 2000, CHESTER, PA 19016-2000
5339728 +TRAVIS COUNTY DISTRICT COURT, 98TH JUDICIAL DISTRICT, 1000 GUADALUPE, 5TH FLOOR,
AUSTIN, TX 78701-2328
5528884 +The Chartwell Law Offices, LLP, 39 Broadway, 17th Floor, Ste 1712, New York, NY 10006-3080
5339730 +WALTER MCNEIL, C/O WILLIAM BLANKENSHIP, 8117 PRESTON RD, STE 300, DALLAS, TX 75225-6347
5339731 +WELLINGTON KERRVILLE, C/O ELIZABETH BREAZEFILE, 700 N. ST. MARY'S ST.,
SAN ANTONIO, TX 78205-3507
5339732 +WFS FIN/WACHOVIA DLR SVCS, PO BOX 19657, IRVINE, CA 92623-9657
5339733 +WISE COUNTY DISTRICT COURT, 271ST JUDICIAL DISTRICT, PO BOX 308, DECATUR, TX 76234-0308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5339678 EDI: AMEREXPR.COM Sep 21 2011 19:18:00 AMERICAN EXPRESS, BOX 981537,
EL PASO, TX 79998-1537
5339677 +EDI: BECKLEE.COM Sep 21 2011 19:18:00 AMERICAN EXPRESS, C/O BECKET AND LEE LLP,
PO BOX 3001, MALVERN, PA 19355-0701
5339682 EDI: ACCE.COM Sep 21 2011 19:18:00 ASSET ACCEPTANCE, PO BOX 1630, WARREN, MI 48090-1630
5339681 +EDI: ACCE.COM Sep 21 2011 19:18:00 ASSET ACCEPTANCE, PO BOX 2036, WARREN, MI 48090-2036
5471257 EDI: BECKLEE.COM Sep 21 2011 19:18:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
5339685 EDI: CALTAX.COM Sep 21 2011 19:18:00 CALIFORNIA FRANCHISE TAX BOARD,
BANKRUPTCY, PIT MS A340, PO BOX 2952, SACRAMENTO, CA 95812-2952
5339691 +EDI: CITICORP.COM Sep 21 2011 19:18:00 CITIBANK USA, ATTN.: CENTRALIZED BANKRUPTCY,
PO BOX 20363, KANSAS CITY, MO 64195-0363
5339706 EDI: CITICORP.COM Sep 21 2011 19:18:00 HOME DEPOT/CITIBANK, PO BOX 6497,
SIOUX FALLS, SD 57117-6497
5339711 EDI: IRS.COM Sep 21 2011 19:18:00 INTERNAL REVENUE SERVICE, 11601 ROOSEVELT BLVD.,
PO BOX 21126, PHILADELPHIA, PA 19114
5339710 EDI: IRS.COM Sep 21 2011 19:18:00 INTERNAL REVENUE SERVICE, PO BOX 1214,
CHARLOTTE, NC 28201-1214
5339709 EDI: IRS.COM Sep 21 2011 19:18:00 INTERNAL REVENUE SERVICE, PO BOX 57,
BENSALEM, PA 19020-0057
5339722 EDI: RECOVERYCORP.COM Sep 21 2011 19:18:00 RECOVERY MANAGEMENT SYST CORP,
25 S.E. AVENUE, SUITE 1120, MIAMI, FL 33131
5339729 +EDI: AFNIVZWIRE.COM Sep 21 2011 19:18:00 VERIZON WIRELESS, BANKRUPTCY GROUP, PO BOX 3397,
BLOOMINGTON, IL 61702-3397
5508059 EDI: AFNIVZWIRE.COM Sep 21 2011 19:18:00 Verizon Wireless, PO Box 3397,
Bloomington, IL 61702-3397

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Texas Comptroller of Public Accounts
5339724 SMALL BUSINESS ADMINISTRATION
aty* +Robert L. Geltzer, The Law Offices of Robert L. Geltzer, 1556 Third Avenue, Suite 505,
New York, NY 10128-3100
5443104* +Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036
5339702 ##+EXPERIAN, P.O. BOX 2104, ALLEN, TX 75013-9504

TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0208-1

User: mariarod
Form ID: b18

Page 3 of 3
Total Noticed: 79

Date Rcvd: Sep 21, 2011

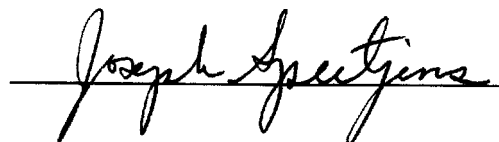
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.